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CONFIRMATION NO. 3838

<b>SERIAL NUMBER</b> 09/755,591	<b>FILING OR 371(c) DATE</b> 01/05/2001 <b>RULE</b>	<b>CLASS</b> 705	<b>GROUP ART UNIT</b> 3695	<b>ATTORNEY DOCKET NO.</b> 00-1012
<b>APPLICANTS</b> Stewart Harris, Marlboro, NJ; Azucena De Latorre, Staten Island, NY; Aniruddha Deb, Clearwater, FL; Janna Turetsky, Wayne, NJ;				
<b>** CONTINUING DATA *****</b> This appln claims benefit of 60/174,896 01/06/2000				
<b>** FOREIGN APPLICATIONS *****</b>				
<b>IF REQUIRED, FOREIGN FILING LICENSE GRANTED</b> <b>** 02/14/2001</b>				
Foreign Priority claimed <input type="checkbox"/> yes <input type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after met Allowance Verified and Acknowledged Examiner's Signature _____ Initials _____		<b>STATE OR COUNTRY</b> NJ	<b>SHEETS DRAWING</b> 21	<b>TOTAL CLAIMS</b> 22
<b>INDEPENDENT CLAIMS</b> 2				
<b>ADDRESS</b> 63710				
<b>TITLE</b> SYSTEMS AND METHODS FOR MONITORING CREDIT OF TRADING COUNTERPARTIES				
<b>FILING FEE RECEIVED</b> 2176	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit	